

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Charles Stewart Cohen
 Ofelia Cohen
 Debtors

Case No. 18-12705-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 41

Date Rcvd: May 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2018.

db +Charles Stewart Cohen, 333 Rosemary Lane, Narberth, PA 19072-1119
 jdb +Ofelia Cohen, 246 Stoneway Lane, Merion Station, PA 19066-1820
 14103433 +Citicards, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,
 Saint Louis, MO 63179-0040
 14103434 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 14103440 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 14103441 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 14103442 +Herbert Yentis, Inc., 7300 City Avenue, Philadelphia, PA 19151-2218
 14103445 +JH2 Properties, LLC, 112 Birch Avenue, Bala Cynwyd, PA 19004-3011
 14103450 +Milstead and Associates, 1 East Stow Road, Marlton, NJ 08053-3118
 14103451 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 14103453 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 14103455 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14103456 +Robert Davis, 2000 South Orange Avenue, Suite 2600, Orlando, FL 32806-3036
 14103457 +Rushmore Lms, Attn: Bankruptcy, PO Box 55004, Irvine, CA 92619-5004
 14103458 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631
 14101229 +WSFS FSB, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14103459 +Yentis, Inc., 7300 City Avenue, Philadelphia, PA 19151-2286

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com May 09 2018 02:09:46 MICHAEL A. CIBIK2,
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
 tr +EDI: FGARYFSEITZ.COM May 09 2018 06:03:00 GARY F. SEITZ,
 Gellert Scali Busenkell & Brown LLC, The Curtis Center, 601 Walnut Street,
 Suite 750 West, Philadelphia, PA 19106-3314
 smg E-mail/Text: bankruptcy@phila.gov May 09 2018 02:10:20 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcy@usdoj.gov May 09 2018 02:10:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 09 2018 02:10:05 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14103428 E-mail/Text: ebn@americollect.com May 09 2018 02:10:08 Americollect INC, PO BOX 1566,
 Manitowoc WI 54221-1566
 14103427 +EDI: AMEREXPR.COM May 09 2018 06:03:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 14103429 +EDI: AMEREXPR.COM May 09 2018 06:03:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 14103430 EDI: BMW.COM May 09 2018 06:03:00 BMW Financial Services, Attn: Bankruptcy Department,
 PO Box 3608, Dublin, OH 43016
 14097791 +EDI: AISACG.COM May 09 2018 06:03:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14103435 E-mail/Text: bankruptcy@phila.gov May 09 2018 02:10:20 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
 14103436 E-mail/Text: bankruptcy@phila.gov May 09 2018 02:10:20 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
 14103431 +EDI: CHASE.COM May 09 2018 06:03:00 Chase Card Services, Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 14103432 +E-mail/Text: ecf@ccpclaw.com May 09 2018 02:09:50 Cibik and Cataldo, P.C.,
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 14103437 +E-mail/Text: equiles@philapark.org May 09 2018 02:10:25 City of Philadelphia,
 Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
 14103438 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com May 09 2018 02:10:23
 Comcast Cable, P.O. Box 3006, Southeastern, PA 19398-3006
 14103439 +EDI: DISCOVER.COM May 09 2018 06:03:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 14103444 EDI: IRS.COM May 09 2018 06:03:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 14103446 +EDI: CBSKOHLS.COM May 09 2018 06:03:00 Kohls/Capital One, Kohls Credit, PO Box 3120,
 Milwaukee, WI 53201-3120
 14103448 +EDI: CHASE.COM May 09 2018 06:03:00 Marriot Rewards, PO Box 15123,
 Wilmington, DE 19850-5123
 14103449 +E-mail/Text: MVCIBL@VACATIONCLUB.COM May 09 2018 02:10:06 Marriott Ownership,
 1200 Bartow Rd. Suite 14, Lakeland, FL 33801-5901
 14103452 E-mail/Text: bankruptcygroup@peco-energy.com May 09 2018 02:09:53 Peco Energy,
 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
 14102521 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2018 02:10:02
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14103454 +E-mail/Text: equiles@philapark.org May 09 2018 02:10:25 Philadelphia Parking Authority,
 Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14103443 Hollywood/Fire/Rescue & Beach Safety Dep
14103447 MAIN LINE GASTROENTEROLOGY Associates
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2018 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Charles Stewart Cohen ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Joint Debtor Ofelia Cohen ecf@ccpclaw.com,
igotnotices@ccpclaw.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as Trustee, ET AL. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Charles Stewart Cohen	Social Security number or ITIN	xxx-xx-9640
	First Name Middle Name Last Name	EIN	__-__-__
Debtor 2	Ofelia Cohen	Social Security number or ITIN	xxx-xx-6873
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-__
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	7 4/23/18
Case number:	18-12705-amc		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles Stewart Cohen	Ofelia Cohen
2. All other names used in the last 8 years		
3. Address	333 Rosemary Lane Narberth, PA 19072	246 Stoneway Lane Merion Station, PA 19066
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: ecf@ccpclaw.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC The Curtis Center 601 Walnut Street Suite 750 West Philadelphia, PA 19106	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107 	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/8/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 1, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/31/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	